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on January 11, 2008

PATENT
Attorney Docket No.: 020375-007210US

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Brian Dentler, et al.

Application No.: 10/618,072

Filed: July 11, 2003

For: METHOD AND SYSTEMS TO
IDENTIFY AND CONTROL PAYMENT
FRAUD

Customer No.: 20350

Confirmation No. 3588

Examiner: Wong, Eric Tak Wai

Technology Center/Art Unit: 4172

AMENDMENT

Mail Stop **Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed October 11, 2007, please enter the
following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 7 of this paper.